

Summary of Product and Service Information

General Version

Publisher Name	:	Bank of China (Hong Kong) Limited Jakarta Branch ("Bank")
Product Name	:	NPG Debit Card
Product Type	:	Payment Instrument
Currency	:	Rupiah (IDR)
Product Description	:	Bank of China (Hong Kong) Limited Jakarta Branch's NPG Debit Card is a debit card that has been connected to domestic payment gateway in Indonesia, named National Payment Gateway (hereinafter referred as "NPG"). NPG is integrated with many kinds of payment instruments nationally.

Key Features

Domestic Transaction	:	Transaction Type	NPG Debit Card
		1. Balance inquiry at ATM machine	✓
		2. Cash withdrawal at ATM machine	✓
		3. Transfer through ATM machine	✓
		4. Purchase or POS at merchant	✓

Transaction Limit

Transaction type / Currency	Rupiah (IDR)*
Cash withdrawal at ATM machine	15,000,000
Transfer through ATM machine	50,000,000
Purchase or POS* at merchant	50,000,000

* If utilizing existing account that is linked to other debit card (e.g UnionPay debit card), the card limit will be combined between the two cards (NPG+UnionPay)

Fees

Type of Fees		Fee Amount
Debit card application fee		Free of charge
Debit card replacement fee	Due to expired or broken card	Free of charge
	Due to lost or stolen card	IDR 50.000
Debit card monthly fee	Apply 1 debit card	IDR 5.000
	Apply 1 debit card + internet banking	Free of charge
	Apply 2 debit cards (UnionPay + NPG)	IDR 5,000 for UnionPay Debit Card type, Free of charge for NPG debit card type

Transaction through ATM machines

Cash withdrawal*	In Indonesia (through ATM BERSAMA and PRIMA network)	IDR 5,000
Transfer	In Indonesia (through ATM BERSAMA and PRIMA network)	IDR 6,500
Balance Inquiry	In Indonesia (through ATM BERSAMA and PRIMA network)	Free of charge
Retail transaction / Purchase		
Purchase / POS	Merchant equipped with NPG, ATM BERSAMA, PRIMA, Bank of China, or UnionPay logos	Free of charge

* - free 10 (ten) times per month for NPG debit card classic and payroll type (combined between ATM BERSAMA and PRIMA network)

- Customer can access the information regarding fee & charges and transaction limit on the Bank website (www.bankofchina.co.id) (*Personal Banking/Bank Cards/NPG Debit Card*)

Benefit	Risk
1. Due to the interoperability and connection between the payment systems, customer no need to worry not carrying large amounts of cash. Transactions can be done at ATM machine or merchants throughout Indonesia which is connected to NPG, ATM BERSAMA or PRIMA network. 2. Free card monthly fee by applying NPG Debit Card and BOCNet registration 3. Competitive administration fee due to the transactions being processed domestically. 4. Due to MDR (Merchant Discount Rate), customers will not be charged any fees from merchants 5. Equipped with standardized Chip and PIN features to support your transaction needs. 6. Access to BOCNet and BOC Mobile, easier to manage your everyday transaction needs	1. To keep customer transaction's secure, customer has to keep their confidential information such as Debit Card Number, PIN, CVV Code, User ID and Password, not providing such information to other person including Bank's staff. 2. To avoid misuse, Debit Card must always be under customer's supervision and do not handover to anyone 3. When doing transaction at ATM, card will be locked if customer input the wrong PIN 4 (four) times

Requirements and Procedures

Customers must complete the requirements:

1. Have accounts in Bank (Multicurrency or IDR saving account)
2. Customer must fill out Debit Card Application Form and provide supporting documents (if necessary)

Customer may inquiries and/or complaint through Bank's Call Center on 021 – 5209988 or email to: callcenter@bankofchina.co.id

Simulation

NPG Debit Card cash withdrawal charges simulation through Domestic ATM:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	Free of charge
IDR 500,000	Fifth transaction	Free of charge
IDR 500,000	Eleventh transaction	IDR 5,000

NPG Debit Card transfer charges simulation through Domestic ATM:

Transaction Amount	Transaction Frequency	Charges
IDR 1,000,000	First transaction	IDR 6,500
IDR 500,000	Fifth transaction	IDR 6,500

Additional Information

1. Customer must provide accurate and correct information requires by Bank and Customer is fully responsible for the provision of such information
2. Customer can access Bank announcement and other information regarding fee and charges on Bank's website (www.bankofchina.co.id).

Disclaimer (important to read):

1. Summary of Product and Service Information ("**Summary**") is for informational purposes only, does not act as an official offer of products and services. If there is a difference between this summary and the terms and conditions relating to the products and /or services ("**T&C**"), the T&C shall prevail.
2. The Bank has the right to refuse the product application and/or service for customers if they do not comply with terms and conditions applicable to the Bank.
3. Customers must read carefully this summary and can contact the bank if there are further questions regarding the products and/or services contained in this summary.
4. This summary is not part of NPG Debit Card Application Form.

For more information, customers can access the Bank website (www.bankofchina.co.id) or visit the nearest Bank branch office, or can also contact Call Center Bank at 021-5209988.



Bank of China (Hong Kong) Limited Jakarta Branch is licensed and supervised by Financial Services Authority & Bank Indonesia and member of the Deposit Insurance Corporation

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